

**VIRGINIA COMMUNITY CAPITAL, INC.**

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3628535	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$25	\$50	101.1%		
Loans	\$8	\$27	223.4%		
Construction & development	\$6	\$10	70.7%		
Closed-end 1-4 family residential	\$0	\$2			
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$2	\$4	91.8%		
Commercial real estate	\$0	\$4			
Unused commitments	\$15	\$19	32.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$1	\$2	40.2%		
Cash & balances due	\$13	\$18	42.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$18	\$41	125.8%		
Deposits	\$18	\$40	118.8%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$9	33.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$2	NA		
Performance Ratios					
Tier 1 leverage ratio	28.9%	19.4%	--		
Tier 1 risk based capital ratio	33.1%	29.5%	--		
Total risk based capital ratio	33.7%	30.3%	--		
Return on equity <sup>1</sup>	-1.1%	0.4%	--		
Return on assets <sup>1</sup>	-0.3%	0.1%	--		
Net interest margin <sup>1</sup>	2.1%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	0.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.0%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.0%	0.0%	0.0%	--